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No. 65,499
SATURDAY FEBRUARY 101996

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Many feared injured in South Quay explosion after Dublin coded warning Bomb ends IRA ceasefire
Rush-hour blast at Docklands railway station
evacualed and ouncess owere fire
engines and frefighters de-
scended on the sone from all
our corners of the capital.
Residents poured into that
streets
blewwut their windows.
RTS. the Irish national
broadtrasting nervork, saic




#### Abstract






Guppy sues
the Mirror



 inining that the Daill Mir-
had reneged on an aree.
 ause their chief execuive
vid Montomery. had ve
dithe deal.
 Ent the writ said an excessive Taily
firmor said last night that it
fit firmor said last night that it
sovid strenously defend it
self against the writ The action is bound to ropen the
controvery about media payments to convicted criminals. Mr cuppy, a declared bank
rupt who was onvireto of E./.
million
insurance
fraud million insurance frau
sirved oly three years of a
eveycar senterce served only three
iveycar senternee.

The Times on the Internet
hitp: $/ /$ www.the

## Hunt launched in London for rapist as car is found

## Five years' jail for lord in cars fraud



|  | by Richard Duce |  |
| :---: | :---: | :---: |
| NWIDE hu | gating two p | under seven years of a 12 -year |
| convicted rapist Victor Far- | of Farrant in Brighoon and | sentence imposed for rape. |
| rant - wanted for the murder | Porsmouth on. Wednesday. | Farrant. 45. was discharged |
| ilf another woman - | Lass night John Greenway. | in Rurland on November 7 . |
| virched to London last night. | a Conservative member of the | The jail is a canegory C prison |
| Detectives found the | Co | for men and it was the last of |
|  |  |  |
| nging to |  |  |
|  | separate periodso home leave | He was sentenced at Le |
| erside home | into question | Crown Court |
| ulh. Hampshire, dumped | ments were made of this |  |
| It emerged las | leave and his categorisation as | the |
| Mrs Hoskins, 45. met Earrant |  |  |
| 硣 |  | and unconditionaly reteased |
|  | dectision encourage distrust in | tramo jail ahier serving two |
| year sentence for rape. | the | included the rime he spention |
| Hoskins's car was last night | mer | dion. |
|  | Farrant is described by | Farrant was never iviven pa- |
| aston forensic science |  |  |
| a watch on all |  |  |
|  | from jail after servin |  |


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Lottery pushes golf clubs to drop sex handicap

| OTLAND Correspondent | ing with a 200 -yearold tradition and allowing women golfers full voling | radical alterations to its constifution. induding granting equal rights to | them in the application have not had time to |
| :---: | :---: | :---: | :---: |
| THE National Lonery is sucreeding |  |  |  |
|  |  |  |  |
|  |  |  |  |
| \%ive equar right to women members, | The Scotish Sporis Council's Loterty | The news that it will have to rewrite | , |
|  |  |  |  |
| awa |  |  |  |
| The male members of Crail Golfin |  |  |  |
| W | e to make | we got the acceptance. There was | the lottery grant |


| WEATHER |
| :--- |
| CROSSWORD:.............. 24 |
| COURT \&OCIAL |


| LETTERS ......................... | 21 |
| :--- | :--- |
| OBITUARIES.............. 23 |  |
| SIMON JENKINS.........$~$ | 20 |

[^0]PROPERTY WEEKEND 10,11 BOOKS: WEEKEND 1213 TRAVEL: WEEKEND 1621


Cross Your Heart
Tiffany Cross pendanse, ffom top:
 on an I8ce gold chain, $£ 515$ : In platinum.

Tiffany \& Co.
Since 1837

## New university heads outstrip Oxbridge on pay



Town pays its clerk £71,000







 by the districi auditor.
of Bran
of the Andowerer NHS Thairmst
 per cent vut in warnings
when the crust was faced
with a E350,000 budpet when the rrust was faced
with a EK50.0000 bugget
dellicil it was disclosed
yesteruay.



## $\square$

The Isle of Wight has fewest rich

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CALI FREE NOW ON 0500300328 FOR YOUR FREE COLOUR BROCHURE OR NEAREST STIORE. WWickes
THE EXPERTS IN HOME IMPROVEMENT


THE TIMES SATURDAY FEBRUARY 101996

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## Appeal court frees girl jailed for murder at 14

By Gillian Bowditch, scotland correspondent $\begin{array}{lll}\text { THE youngest female murder } & \begin{array}{l}\text { like predatory animals" on } \\ \text { convict in } \\ \text { ccorland was freed }\end{array} \\ \text { three men. Two esuaped but }\end{array}$ yesterday afterer appeal judges the gang set upon Mr Doran
ruled that she had been the describecs by his family as victiom of a miscarriage of
justice.
 she was sentenceed to be de
tained indefinitely las year for
ler part in her part in a brutal murder in
a park Yesterday mhe jugges
ruled that here was insuffi-. cient evidentererewasins insisuffi-
hat an andmission made ander intan admission made under
intense police uuestioning had
been bolined unfairly.
 decision was read our ar the
Curn of Appeal in
but shinkurgh. burss into tears when she realisedst that hhe had been
freed Afren she hhe ben led
away to be reunied away to be reunited with her
mouner Janented
donaiss solicitior. Gistry Mc-








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## Chester quits radio


 QUOTNG REFERENCE P25: 4040 QUOTNG REFERENCE P25 (or conasat four loeed Travel Agemil



Women insulted by 'patronising' TV car adverts
By AIEXANDRA FREAN, MEDLA CORRESPONDENT $\begin{array}{ll}\text { ADVERTISING campaigns } & \text { winen poiled felt they were } \\ \text { for cars are sturk in a } 195050 \\ \text { pastroisised hy the car indus }\end{array}$ $\begin{array}{ll}\text { for cars are stuck in a } 1950 \text { s } & \text { patronised hy the car indus- } \\ \text { time ware that patronises. } \\ \text { try. The idea that women } \\ \text { women and ignores their } & \text { wanted a a owderblue coupte }\end{array}$ women and ignores their
wanted a powderblue coupe
growing purchasing power with a vanity mirror persisted $\begin{array}{ll}\text { growing purchasing power. } & \text { with a vanity mirror.persisted } \\ \text { according to a survey pub- } \\ \text { with some manufacturess }\end{array}$ accory yesterday.
lished
Renault's
 its Clio small cor. featuring
Papa and Nicole, was singed sed powe were their criteria
out for criticism by research.
in choosing a car.
The survey of more than







 whicich oconducued the surcey.
said more than half the

One for the road, Car 96

## $\therefore$ THE SUNDAYTIMES Farewell

 to the Lords? "Obby" the 12ch Duke o St Albais, hereditary England, intended to take a live falcon to the 1953 carouation. When informed that it would
have to be a stuffed bird instead, he refused to altend at all.
His successor never in successor tever sar in the House of Lords.
not possessing a ducal strawberry-leaved coronet - explaining
that he didn't like dressing up. Andrew Roberts on the
House of Lords - News Review, The Sunday Times tomorrow


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Performance, because our Growth PEP has turned $£ 4,000$ into $£ 4,80 \mathrm{~S}$ since March 1995*. Ease, because we aim to make our PEPs as simple to open as a savings account. And peace of mind because we were the biggest new provider of Unit Trust PEPs in 1995'. A great combination, we think you'll find, for pepping up your savings.

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POSTCODE


## Calm Scott keeps his head above the flood

## 'The wettest, most liberal judge they could find"? Sir Richard merely smiles

 Spanish - a daughter. who
edits Spanish childrens
Point scoring raises Tory moral

## Point-scoring raises Tory morale, but the fight is far from over


#### Abstract

| TORY MPs are currendy chirpy ould all tumer round again after ext Thursday and the publicaion of the Scour report. But a istinct change in the morate of be Tories has occurred over the past three weeks thanks to a and some strong performances by ohn Major at Prime Minister's |
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 honeymoon trip in two single
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nana-baat captained by by for nana-boat captained by a for
mer Uboaat commander.
My wife wishes "My wife wishes me to
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a flamenco dance ar flamenco dancher, as wif
picked her up in some Cuban
bar. picked her up in some Cuban
bar. he says.
subsut here is a subssratum of faut My moth-
er-in-law was a profesion-er-in-liaw was a professional
Spanish dancer who opened a
dancing school win Spanish dancer who opened a
dancing school which beame
the Panamanian national the Panamanian national
danoine always involved in dancing
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books. lives in Madrid - but
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guages: he failed his Arrikans
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children have ocoverted to
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his eldest son, a mathemati-
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ware programming in the cian. works in computer soft-
ware programming in the
United Sates.
The arempts to define Scott The anempts to define Scort
as exantric, barm elc are
very wide of the mark The bicycle on which he has been
photographed so often is
mercly the most efficient independent" way to get roumd
London. He is not a class traitor for daring or te dean our
the Augean stables, but impa-
thent the Augean stables. but impa-
tient of pomp or pretence so so
he was neither awed by
Thene he was neither aweened by
Thatcher nor howed by Howe
To Lord Howes complaints To Lord How 's complaints
that Sornf failed to observe the
six Salmon principes, he re-
sponds thar there should be
 the view that his inquisitition
was aggressive: agression is not his style.
television ceaded not to allow into the television cameras in ino the
inquiry - becaus of their inquiry - because of their
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their actions their actions. If there expas any procedure 1 used it would
have been found there. Idon
pressure of appearing in open
hearings in front of sceppical journalists to defend what one
has done asa a minister or civil
servant while
 decision to have the hearings was orreat where public ig about die manner it in which hey discharge their duties.
and where allegations of
nisdemeanour have boon misdemeanour have ben
 Spycatcher judgment (The
riacons put forward enplain-
ing the Governments inacion


ment tin ite spixits of MPs can
extend ina a ripple out to Conserva-


 tive supporters in the conservary.
And, under the party chaiman Briam Mawhinney and his new
research and research, and communications has becoime : much sharper in
 on the attack' At -present these are merely
skirmishes not decisive eigage
mantis. The. Torics still have ments. The Trices still have a
long, long way to recover and they long long way to recoover and they
have no shortage of headacbes
current andi carrent anotid imene of headaches. on rail
ways and Scomt PETER RIDDELL


'Someone misbehaved. That happens' Major shrugs off botched start to railway sell-off

|  | of the firs lliree frnnchises to | likely to take several months. |
| :---: | :---: | :---: |
| it the political damage | be nold beause il was regard- | The shorlisted companies are |
|  |  | a consortium of bus |
| the search began yesterday | privatise Howeyer rail ex- | companies. GB Raitways. management buy-in leam. |
| for a fresh | were unlikely to hutd up |  |
| Southend "misery line | priv | pany that has already won the |
|  |  | South West Trains franchise. |
| that the time timetable for th | ted to selime the wast bulk if | In the Conmons Labour |
|  |  | statement from Sir George |
| be unaffected hy alleganions of | BR. | Young, the Transporr Seere |
| ${ }_{\text {cickel }}$ frave at |  |  |
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|  | ${ }_{\text {the }}$ | Said: -Given the serioutsness of |
| That happens. If hil |  |  |
| the publ |  | ment's programme. surely Sir |
| th | Turuer | Geirre should be here to |
|  | wL |  |
| Huntingdon conslituency. 11 |  |  |
| has not thrown the timerable | An invesigation ino ticker | David Chidgey. the Liberal |
| into chaus. 11 is tireso | salt imegularities foun |  |
| will have to refra |  |  |
| line, but that's all.'- |  |  |
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| Mr Major. This isn | fra | Priuztisation News, said:-The |
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A third of Jews shun synagogue


## First wedding for Blackpool Tower

A COUPLE were married al now resistered for weddings.

 ing the face of British as they hung from a rope from
weddings.
the tower top.

 Sands, a marketing execcutive of premises for marriage cere
monies. oupples are beginnin
she met in









## Want home insurance without being robbed?

|  | $+$ | $\begin{aligned} & \text { UPTO } \\ & 35 \% \text { OFF } \end{aligned}$ $\begin{gathered} \text { Home conenens } \\ \text { premiums } \end{gathered}$ |
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|  |  |  | Talk to Prudence.

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Clergymen condemn 'scandalous' bypass


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wh a contensive spread of ophons





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Milder weather than Russia attracts migrants; shooting ban saves natives

## Big freeze is a ray of sunshine for thousands of birds

By MICRAEL HORNSBY, COUNTRYSIDE CORRESPONDENT THE abnormal weather is first in Scouland and then
proving IIfesaver to birds: moving to the north and east
one species is seekng refuge of England. They have also $\begin{array}{lll}\text { proving a ifesaver to birdss: } & \text { mo } \\ \text { one species is seeking refuge } & \text { of } \\ \text { in this country from even } & \text { been } \\ \text { colder weahher in its normal } & \text { lan }\end{array}$ colder weather in its normal
migration grounds, and othmers hyse been given a stay of
execuion from widfowlers. execuoon frome whid owlers
guns beause the cold is
tireatening thieis survival.
Arctic weather conditions in northern sacher condiditions in in
beria thal make even snow-
eruck Britain seem benign have led to the bigem beniig
hivasion of brighthed wax
ind invasion of brighthued wax ers said yesterday.
Chris Mead. of Trust for Orad. of the Brogy sitish
-We always seen a few wax

 in flocks of up to lleos. The las time so many
The birds began arriving

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## 0\% finance on Escorts, now over two years.



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THE TIMES SATURDAY FEBRUARY101996 On OVERSEAS NEWS 9



Buchanan's conservatism has struck a chord in rural backwater made famous by Hollywood

Right builds bridges
in Madison County THE yellow comfields are
bare and the rustcoloured
Roseman bridge is ouned
wiih snow, but even in winerer with smow, but even in winler
Madison Counly holds a certain lustre for the incurahly
romanic
Tiey come in their droves.
 simple and Roberr Kinciid a
son enef encounter which has
brought fame and fortune to brought tame and fortune to
this otherwise
nenclected enclave.
Since Robert James Waller
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of Winterset have bevome
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Roseman Bride, sugugestive
notes in Engish
Japanese hoping French and Japanese hoping to emulate

From tom Rhodes in madison county, iowa


Waters of Madison County
and
highlighted the most


A decail friom The Girk with the Peart part of the
Z-work Verineer extiotition in Washington
Freeze fails to chill ardour for Vermeer

- FROM MARCTV RLETCHER IN WASHINGTON

AS CEZANNE tever hits exhibition was a huge hit and a mania is from the moment it opened Wishingtoin
 century Dutch nasters 33 . The media seizrd on the



 overnight bus ai 4.30 am for :
the loamo openime
Behind -

 renearsals at Ilpm, driven 500 . T





 sold in Ainsterdam in 7699.
have so many been brought
togetier in one place The The pall
extending
is puihion
people an

THE AMERICAS 11

## Blessing of 'Satanic' jail and cost of tour questioned <br> Visit by the Pope draws criticism in Venezuela

## From Danid adams in caracas

$\qquad$




Sacked man shoots dead five Florida workmates
$\underset{\substack{\text { FROM ASSOCLATED PRESS } \\ \text { is Purt Laveruale }}}{ }$
A DISMISSED civy emplinyee who uhrest-
ened io return to his workplace and $\mathbf{d o}$ nings ${ }^{-}$opened fire on former co-workers yesterday. killing five and wounding
sixht before silling himself. polies said. The frimer employwer reurned oo an



 dismissed moniss ago.
just missed the shooing told a tetevision
sation. They had a d siation- They had a drupg 1est and hc
fired because he baced positive He ma
threass to come back and do things.
 Two men were laken io Broward
General Hospial. One died Ihere. and he
oiher underweni emergency surgery. a nursing supervisor said.
The same of hid shooting is benearh
hride
 an area frequentud by luxury yachis at 2,
time of year, tand boass swinming and
marine atrrations for winker visitors.

Notes reveal panic by Clinton aides over Whitewater

From ján Broniedin wásiington
WHITE House officials may have improperiy tried ioinifluy
 ments The White. Howise The notes sereve upion by convey increasing parict about



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on request form Narional \& Provincial Building Sociery, Provincial House, Bradford BDI INL.

## Bonn cracks down on black-market British labourers

from roger Boyes in bonn

seturiy and insurance bene-

'Goddess' jailed for apocalypse chaos in Kiev
FRom Rachard BESSTON an moscow

[^1]

Where can you invest
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tax-free
THE LUXURIOUS GRAND CHEROKEE COMES WITHEVERYTHING FROMAUTOMATLGTEMPERATURE I'S ENOUGH TOMAKE OTHER $4 \times 1$ 'SFEELDECLOEDY

## THE 娄票紋TIMES

## BUSINESS EDITOR Lindsay Cook

SATURDAY FEBRUARY 101996


Nevile Dris chirma
six montsended Dedem
Eurotunnel

## considers

 mediation




 the wivenyminion widy



## Gloomy picture for Tarmac and Wimpey



Canny village investors outperform City slickers

| THE village of Whiteparish | bx Marinnie Curphey |  |
| :---: | :---: | :---: |
|  | combined effors have．woon |  |
|  | thera the | secruity business，Verity，the |
| urnd four pubs bur ie | suocesfual investment dub of | $\begin{aligned} & \text { londspeaker maker, and } \\ & \text { Trocadero, the London leisure } \end{aligned}$ |
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| and incomen made a total |  |  |
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| paper profit of 49．08．per cent |  |  |
| between March and．De ber，white the index ruse 16.7 per ceat． |  |  |
|  | John Morris Whiteparish | Bio |
| ${ }^{\text {Pa }}$ Drawn liogether itrough an |  |  |
| mavertigenaent in tue parishmagavine，most are novice investors．They include a vio linist．at the Royal Opera |  |  |
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|  | lu | homes busimess Their pribe |
|  hospital administrator，three |  | money was spent on Trocadero |
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| housewives，a computer pro－ grammer，and a：coople of |  |  |
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| company directors： Only 2,000 people five in the village，seven miles from |  | livestment Club of lilimois |
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|  | E，500 prize has be |  |



## Britannia

 unveils payout planCustomers flock to switch gas

 Devon Cornwall and Somer－
set will be allowe a choiee of
supppier in the piliot scheme suppliter in the pilot scheme
Run from Apill lig7 competiz
tion will be extened to
further 1.5 million household－ ers in southere hoogland
Under the Gas Act passed last
year



 rate．That showid offer savings
of $E 80$ a year oo the average
bousch of ESO a year oo the average
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Amerada He Hess and Tal． Amerada Hess and Total
Gas are undersood to bave
signed up further 28.000
would be automens betwen


 property suapport besiness
Britich Gas rropertes Frailif
ties Management，to Chester－
 property management con－
pany．for $\mathrm{f75}$ million．

Tempus，page 28


32
How to share financial information on the internet
INVESTMENT 2
The British Gas
demerger．Guide
for shareholders
WEEKEND MONEY GUIDES
Personal Equity Plans．
PART

## MERCURY asset Mavagement

## Three key performance figures

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Award．$£ 10,000$ invested 10 years
ago would now be worth an Lhvestmenen Trust plc，which stands
first $\ln$ its sector over first In its sector over 1,5 and 10
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investment house，with funds uoder management of over $\mathbf{5 7 0}$ bllion，
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Privatisation and the Law of Unintended Consequences

## Pearson to seek extra deals after \$580m buy

| Pearson will combine the company with the America Lonyman, its educational publishing slibsidiary'. After the merger. Fearson will rank third in college textbooks in the US and fourth in school- |
| :---: |

Another departure at Laporte









Frain
dirfion
liten
and Frank Barlow. managing





















China turns to Airbus for new aircraft

## Regal deal




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indiation
was leaning. Power pact



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 paign in the world's mort
poinn ising aircraft market
Airtus



## 

Games Workshop chief raises $£ 3 \mathrm{~m}$






 mainland Europe and Austraiaia reportad
Marr backs into brewer
MARR HOLDNNS, an operatoro of pubbic houses m southern


 There is again no. dividend.
US acts on music piracy



Shire valued at $£ 106 \mathrm{~m}$ SHRRE Phamacevitials Group which specialises in the


 Crest Nicholson setback CRETT Niciotson. he huuscbivilder. is holding the toal


 from earnings of 3.02 Pa ( 7.15 l )



[^2]

## A WORKING WEEK FOR: JULIAN METCALFE

## An appetite to keep the customer satisfied

| Pret A Manger who has no diary and gives |
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and ucts at affordable prices ? prod
has proved a winneer, and the nu nuber of
stores has swollen to aboult 40 , generating
annual sale in xxcess of 30 milion. The
chain 0 outinues to
 Metcalfe has a a rathen peccliar app
proach to running absiness. Uulike his
brethren in corporate -boardrooms -

## A bank where social history is keenly taken into account

$\mathbf{P}^{\text {inime }}$ benty veruw yars in anmer for few


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 in incrining has setrled
 as a ternant of Northumber-
land Housc, the last of the


 minissers and members
the nobility were invited But he olse had early
comnections wih men of the arts and craffismen who cotr gregated in the list century
around St Martin's Lane and

Joanna Pitman unearths treasures

planted a colony of Drum-
monds sound Charing Cross which appcars to toringe- cross
The business was indeed Hhirivgs so mos wach so indeed the
bank's premises on the wher bank's premises on the west
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1760 were improved with Slon were improved wivh
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Martin opened an account as treassuren tod the arcoond of Glouesester began to bank here in 175 and in 1784
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. approached Heneny Mrum-
mond for 575000 In the 19th ce comers induded secteral
prime ministers. Sir John rodrock Herchelel the as Donower the chemisis. Topary
Drummondis keeps its hist ory books open and mais
and a mumber of acrounts ains a mumber of accounts century. Social historians
will continue to delilith for
many years in the riches of many years Metcalfic explains: "If you have beocome team manager then probably ten people
went ooit of their way to thow you how $w 0$ do yings. Yourye. Yine Youve got promot-
ed Your pay has gone but what about
the people wha helped your the peopple who helped your"
Anouther expample of his maverick approaner was whenple of hat his meakeverick
shop and spoted a
the manager and assistant manager with their top buttons
undone Instead of leaping down their


| sandwich I write back the same day," he says. |  | bullshit freerange, not a stupid marketing campaign. Our supplier's chickens DO roam around the field and are NOT | about. I was so fed up seeing these huge trolleys of crisps that l ended up wheeling |
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| them have his home telephone nu |  |  | and just got rid of them. I couldnt PEAR |
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Investors turn nervous as profit warnings multiply




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Upstream goes downhill


Investing via the Internet

## WEEKEND MONEY

PEPS SPECIAL
The latest guide from Weekend Money

## Leaseholders sold short by freehold law

Sara McConnell on the need for greater protection from powerful landlords


Solicitor seeks C\&G bonus suits VERNON \& SHAKESPEARE, a
Birmingham firm of soliciors. is daiming it be able to help aggricved

 whether those who failed to be
elipible for the pay our have any case
in law. The solicior ais writing to 2000 members of CAGG Alternanives


 people have connacted it to complain customers who had reverved ihe
paynum and who Had originlly
been members of C\&G Altematives or reasons onher than being exicludC\&G says snyone with a griev. they felt they had been excluded
rom the payout ound oo to the
Building Societies Ombudsman. hich is free. He has considered
any wonplains about the CEG cikeover and has found that it has
ateted uithin the lau. The omuds-
man sill has some cases to consider. Tony Pawles, a Vernon \& Shake-
 natur any further. If we can get see if we can get a group action
going.
Pail Rivin, head of CsG Alternaives, questions Vernan \& Shake sany legal action would be prenty
specelative. There was not cerruinrive The There was not enough
assful." he said. action being suc-

Caroline Merrell
Weekend Money
Anne Ashworth


## Quick sales that end up in court





## Cedric is innocent, OK



## More branches to be pruned as takeovers bite



## Accounts in the palms of their hands


 Me hand-held computer (Caroline Merrell and Moray Preston write).
The software will give the banks.
customers access to the latestinformen
 on their accounts and allow transactions
to be earierio out sin telephone lines
The tribank soft ware allows customers




## Left in the wilderness by NatWest

 Nat West for 45 years when
they decried to shut his local
subbranch in South

 A couple of witters.
Naga,
inform hemet the Mr Mock to

 Datamonitor, the market
research company, believes
telephone banking sop put
lar within young peopote that lar with young people that in
will grow by put 0 o 0 per cent .
by the year 3000
Well-heeled and clutching a
 same time traditional hing.
street barking transactions
are expected to fall from jus
under $30 \cdot$ million to around $22+$ million.
Th. Banking, Insurance
and Finance Union (Bifu) says


disappear within the next few:
year. and says hat the indus-
try. which employed 445.000

Battle lines are drawn as banks ring changes with telephone service

$\qquad$
 arrange overdrafts an
balances by phone.
$\qquad$

launched by Midland Bank in towers. whom make half of their
calls outside office hours The other option hours. he e other option is the
keypad" serve by which all
transactions are controlled by ansactions are controlled
pressing the numbers on.
rephone. keypad. This is

 keypad operation.
However the: However the major play
the telephone banking in in the telephone banking in
Bank wis the cooperative 50.000 customers and hake year. It has just oporened
telephone centre in Skedmer dale, tancexshire, to comply
mentitis existing operation is
 receiving 12 million calls our customers are increasing ty five a week.". says Ten ing itrectar. Telephone bank and it is heres to stay."
Otter player in he market include Abbey National. which
has sen ep a telephone service
open to any of its 1.6 million ustaneary Barclay all meal ion
tile is open every day of the Herbetwein 7 very and ap of tho
 people have signed up for
Direct Banking the Royal
Berk e of scotland's telephone
service. MARIANNE CU̇RPHEY

## National Savings

## 



Lilley back on the lower slopes again

| A <br> s those visiting the Talt Gallery show can stanly depicted a Provencal beauty spat, the Mont SainieVitroire. Rarels llappy with his efforts. the painter would return to the scene, again and again. to nuake anempt to get it right. <br> A mile away from the Tatc. at the Depariment of Sinial Security in Whitehall, minislers have a mountain they wish in tackle, in the shape of the pension problem. <br> They are euger to ensure that Une nation saves for iss retirentent. an elk Cezanne. their efforts have not always matched their aspirations. Somerimes, the ressilts have been disastrous. <br> The E4 billion personal $^{4}$ | pension standal is a crasc in poinl. Respunsible for this deluatle were the life insurance companies who encouraged umployess t $w$ leave al pensions with inferior benefits. <br> In an earlier guvernment pensioms initiative. five million empluyees. encouraged by Natitinal Insurance rebatis. Ieft the state earnings (Serps). also for personal pensions. <br> Unformunately. about 50 per cont are making nu The N1 rebates. meanwhile. are being eaten away by life insurers' charges. <br> The lalest pensinns big idea. as outlined this week in a specth by Peter Lilley. | ANN <br> Secretary ul State for Social Security. shows that the Government conrinues io beliete that life companies know how to behave honourably. This is in spile of the conninuing delays in payment of compensariun to the victims of their past misdemeancurs. <br> In Mr Lilleys visiom. group personal pensions would cov- er workers at smaller contpanies. giving each emplovee | COMMENT. <br> NE ASHWORTH <br> rsonal Finance Editor <br> his own personal. portable fund. In his speech. howeverMr Lilley madenamention nf how such pensions would be managed and invested. leasing open another glorious selling upportunity for the life industry. <br> The sales talk of its representanives would drown out the inices pointing out that schemes can be operaited | theaply and efficienly. Watson Wyath the acruary. for example. suggests that the covi indextracker funds. <br> Mr Lilley is right to concem hinself with the pensions cause. But, unlike ways find himself having to refirn tol the same task. This time he should ensure that his idea is exezured properly. <br> DIY taxmen <br> N ine nillion overworked laxpayers will woon he spending even less time with their families. They will be loiling unpaid for the Inland Reve- nue, filling in tine new selfassessment tax returns. which run from 62 to 120 | pages. If they were to charge the Revenue for their labour, the fotal bill would amount to Martin Bensmon of Coopers \& Lybrind, the accounkint <br> Under he sel-assessment April. higher-rate texpayers and the self-employed will be required lo calculate their oun tax liability. The Revenue will, if newessary, calculate the final figure. BuI the revporsibility for understanding the forms and the law will still lie wilh the unfortunate taxpayer. This crucial point is nol made clear in the Revenue's inne self-assessment <br> The whole schememe mand a money-saver for the Reve nue bul is a serimus threat to the enterprise culture. |
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## Handouts all round in bid to gain loyalty



| Karen Zagor <br> on the rewards <br> for staying at <br> one society <br> ElOO invested, io a maximum of $£ 20.000$. Borrowers will get one point per II paid each nunth, to a niaximum of E5ll]. Pep. pelision and gencral insurance custumers will receive a net at leasi IIO and no more than Esmo. Deposit and current actuunt holders will get nothing. Members who joined will not qualify for a bonus in the first year of the scheme. Members will also be re warded for longevity. Those of five to nine years standing will have their points mulniplied by 15: from the tenth year, points will be doubled. <br> $D$ oints start acoruing this year and the first pay1997. The amount to be distributed will depend on the society's profits. The Britannia will announce a value per point at the end of each year. The Nariunal \& Provincial Was the first to announce a nembership loyalty scheme. tauting the benefits of murualwas snapped up by the Abbey National bank <br> In November, the Yorkshire said it would lift iss minirnum savings rate from 0.7 per cent $\omega 275$ per cenc. iss mortsage rale was first cut from 7.909 per cent to 7.84 and then to 7.39 per cent. The Yorkshire also updated the rates on its obso- |
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| month. Northern Rack cut 025 percennage points from its variable lending rate to apply aher seven years. It also consolidated savings accounts. eliminating ubsolete accounts. A seand phase of benefits will be inıroduced in April. <br> Bradford \& Bingley forlowed in January with plans to 0.35 perventage points to 7.24 per cent froni March 1. The gap between saving and borsavers reveriving. on average. rates thal are 0.25 percentage points better than those of comperitors. <br> The Nationwide has said it lonsterm savers and borma ers in April. ers in April. <br> nounced a lomity in scheme as such. Instead, it is narrowing the gap bewween Ihe interest rates for savers and borrowers. It has also brought in free unemployment insurance for all borrowers. <br>  Birmingham Midshires will come out with some form of Nationwide will opt for a scheme which redices mortoage rates. If there's one thing a cut in mortgage rates because that is very hard to compete with," he said. <br> In one of the more peculiar moves, Alliance \& Leicester. converting to a bank, has said it will announce a scheme to reward long-standing custonkers at the end of Manch. but borrowers will be among those who benefit. <br> Britannia helpline asco $16 S 516$. |
| :---: |

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You may not realise hat whicn you uke the
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After all, having spent many :retts carefully
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choice imterocable.

Please shop around before you make your final decision, but especially take a look at what The Eyuitable has to oifier - Uhere are no second

The above grruph is designed to show what different their ourcormes have pecome. The graph is not designed to favour one route over anocher terefbod's personal circumstances are different
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cheir relative positions would vary deperiding on the date of purchase.
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Karen Zagor on computer services available to the private investor at home



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## On the trail of the shrinking Grid

Karen Zagor cuts through the confusion over trading in shares of the National Grid
$A$ Noumh shaye in ine




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## Are you too busy earning money to make money?

If yourre working hard for your money, you may not have the time - or Find out how you can: the expertise - toensure that you're making the most of the amounts you can develop the most tax- afford to save or invest As a resilt, its easy to miss out You may be missing oppontunities to save As. Yau may have money in in acou mints which offerer uncompentitive sowe whi rates. Or equally, you max be putting your money at unnecessary and inappropriate risk

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| $\cdots$ GUARANTEED INCOME BONDS |  |  |  |
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HE TIMES SATURDAY FEBRUARY 101996
Small gains in thin trading
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## - Hays Accountancy Personnel <br> West Midlands Careers Forum for newly qualified Accountants

| 6.30pm Presentations by: | CAUDUFEL | $\frac{8}{\substack{\text { University Hospital } \\ \text { Binminghame }}}$ | Dehitte \& Touche |
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Hansen prepares to emerge from shadow of Edwards


#### Abstract

   


Persistent Andries makes his claim again


## 50 José Carreras CDs to be won


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Simply call our com
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Some Olympic spirit is hard to swallow

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Thaw arrives in time to save Tote Gold Trophy

## Squire Silk primed to regain winning thread <br> By Richaro Evans. pacig journalot ofthe year


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Blinkered first time



## Wigan wary of old boys in Cup encounter Wigan old boys plan reunion surprise

|  | By Christopher iryine |  |
| :---: | :---: | :---: |
| WiGin are hoping that their | beaten Challenge Cup run to | Nerves could well dicrate the |
|  |  | ne of their televised |
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| will play $n$ |  |  |
| Central Park staramars to to am- |  | mins from the wing to an |
| bush the holders of nugby |  |  |
| Cup. <br> Between them. Steve Hanip- |  | The |
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| Panapa, the loose forward. and Andy Gregory. the Salford coach, have is winner's | Cent |  |
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| medals from wisan's wonser tive triunaphs in the competion since l9.9. Their joint collec- |  |  |
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| tion is just six fewer than thatof the Wigan tine-up for the |  |  |
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| fifth-round encounter between die championship and first division titileholders, if one |  |  |
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| does not count those In Shaun Edwards. | fifihround malches next |  |
| his half back partner in |  |  |
|  |  |  |
| five, of his nine Challenge |  |  |
| has changed consisderably since ! left four years ago," |  |  |
|  |  |  |
| Siregory said, -but teey are |  |  |
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| it sis still Shaun who makes |  |  |
| them tick. When he's not shere, they are nowhere near |  | ome since 1992, while Keigh- |
| as efferive.. |  |  |
| The Wigan captain. wh | John Dorahy. whose fir |  |
| ory a consolation drink after- |  |  |
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| and Wigan's phenomenal un- | round al Sw |  |

## Monsieur Le Cure can add weight to Festival claims



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## Colonial Kelly to collect

 Conenham today passed an the same event inspection late yesterday and Vitcor Darmall showed the nate absentee regardless, hav-
${ }^{\mathrm{r}} \mathrm{C}$
Colonial Kelly, trained by an eigh-year-old of great promise, has been nepe tin full
worro on an all-weather gallop
and that could give him the
edge in todays comperitive men's open. Kelly is very well
and we neend oly win one mere
 team of nine pointers near
Heathfield.
Paul Hacking. who finished second on Cololinia Kelly in
hene imer Rising sars inal at
Newbury last year, will be in Newbury lashy yar, will be in
hew sadde today. wikie Auc
tion Law will give nen's



## CA









O'Sullivan pledges to fight on despite injury


## Slick men of Europe devaluing game's honoured traditions


 Arsena wer all party toa meting
 The grat , he good and
 kepe.he door firmy cosed on s. Insted they willininitedeuble ne numbers of clubs from fieg on like pany in ompetidins for valified.
Of course our nepresentaives innople and revernes home rub bing their hands bubr bould dit How on earrh can you have Thamponss, ceage suan allow How an you have wwo dubstrom
 The whole aniar dobase a

Rob Hughes cries out against fat cats and marketing men trying to move the goalposts
seond rama faiked onentide wh


 arned for services to sport and to
 ly. Hear then, Bobty Charlion -Some people say it devalues the
European Cup but itre progress
its hew way we have to go evenuati-

 Manchester United, who think that
their wealth and their history
allows them to succeed even whem allows them to succeced even when
they yiniran says. derogatively. -Irs
Charroo sal easier to sell to trelevision fall the team like Deportivo (La Cornia)
could win the ppanish championcould win the Spanish champion-
ship. whereas tufa would love to
have Barcelona or Real Madrid. The logic is financo at he cost of United chaimant, who was ap-
pailted at the startof the weak by the
vote in the House of Lords in
 for terrestial trevevision and by the
referene of the fremer Eagues

England answer call to World Cup rehearsal
ENCuND will pay in a four pataing 2 maxtr of moots

 Foottall Association said yes
tertay. An inviation to play in the terday. An inviation to play in the
event in the summer of next year has been acoxpted even though Engand will mees liaty in their
final Word Cap qualifier in Rome the following October.id be good
Wre think it whould
preparation for the team and an excelien curtain-raiser for th
 past decade we have tried to tak selves with venues for the major


coll Premiership.

> remiership. TTat merely placaus the argu- ment The truth is that the Champi-
ons League and he cup Winners
Cup are now the Cup are now tournaments for the
clitre. The majirity of the 49
members of Uefa have been paid significiant sum to sere suat paid a Daportumity of trying to become Goliath does not wish to be at isk any more. He demands to reap quarity fades. "Hewho contros the produrt, "Jo.
men who devis.ed The markeing men who derves this bastaraissa-
tion of European events will be the first to bale out when the price Why shauld the markewers care or their phany compromise is until they move on op the next
creation the world dub league.



Thaw gives hope that Cup may run its course

## Andrew and Co prepare for competitive debuts

| RUGEY CORRESPONDENT <br> VGLANDS harassed rugby ton officials will breath a $h$ of relief if the Pilkington scheduled today. If the ather intervenes once more. $y$ are looking at such a log or league fixtures that an nes a possibility. The thaw has-com <br> The thaw has-come just in king a precautionary pitch pertion this morning. Hownss. are in situ and the innism in the North East is ared elsewhere as the 14 a fortnipht ago artempt to Waspa in the lass exight. The quarter-final draiv has dhat knowledge may ve an additional spur for |
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## Hull through to indoor final

HULL the ooly northern
challengers. reached tite final

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coLin McRaE the world
champion, was lying a disap charnpion, was lying a disap
pointing cench lare on the
opening day of. the Swedish
Ren Raily near Karlsbad yester-
day. Tommi Makinen and Juha Kankkunen were locked



McRene in in Subaru, record-
No the-best tine on the fifth stage but then lost time in the
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Muster at last

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Fairbrother out Judo: Nieola Fairbrother, une
of Britains leading hopes for the Olympic Games in Alan-
ta made an unexperted early
exit trom the Tountoo ide Paris yesterday when losing in the
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56 kg division. to. Per


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## Never say never to England . . . but not for the moment


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Walcott leads moves to break Sri Lanka deadlock


## Sponsor's deal kits out United with $£ 60 \mathrm{~m}$

by Peter ball

| MANCHESTER United hit |  |
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## Jockeys warm to mechanical horse

 who said horses are not mactines? Rudolf a nonLate sex and ags looks set to ride in raciog - beawe he is

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Osborne puts the new mechanical horse through its
paces in the weighing room at Newbury yesterday

## Lions booked to tour South Africa in 1997

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Lions tour every four years in

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Fifth Place in the Order of Merit and the
william G Frazer Prize and the Ouitter Prize
for the Paper on Auditing and Financial for the Paper on Auditing and Financial
Reporting Matthew Charles Anthony Peter
(Binder Hamlyn). Leeds



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 Wa hove mationulde opporiunifities in every crea of the profession for newty qualified accountants with hitogrity and ambilion. For dedails, contifect Teressa Eden ot Coopers \& Lybrand Plumiree Court, London EC4A 4HT. depphone: 0.77213 i379: in the interests of conificantiality the name of the accountiont quoted has bean changed.
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Law Report February 101996
Costs risk over patent threat


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E VISUAL ART 2
Cézanne of the day: our celebration of focuses on Woman ccuses on Woma

EBASE NOTES
Dame Diana Rigg is expected to
tour America tour Ame
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## Victorian volcano <br> of bridled passion <br> John Russell Taylor goes in search of the inner life of

 Lord Leighton on the centenary of his death$\qquad$
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obberved.
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The handsomest man of his day: self portrait of Freatericic Lord Leighon painted in
I880. He never married, but atracted no sexval scandal even aftert the Wide case





- ON MONDAY How did Wagner fare? Rodney Mulnes reviews the new Tristan and isolde


## Just what took you so long?




## FIVE HOURS OF FREE PHONE CALLS

Tomorrow, start collecting tokens in The Sunday Times and The Times which will add up to 300 minutes of free telephone calls PLUS a prize draw to win $£ 400$ worth of calls and rental annually for 10 years. Full details in the Style section

## THE SUNDAY TIMES IS THE SUNDAY PAPERS

## Oniy Cellphones Direct can ofiter a anage of bargains like this,



NOKIA ${ }_{\text {MOOL }}$ 909.
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FRE WITH NO TARIFF INCREASE
GUARANTEED FOR LIFE






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## Devolution is not a revolution

Lord Irvine defends Labour's proposed Scottish parliament

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## \section*{ <br> <br> } <br> <br> 

## can his assertion be

 sion-making closer bing deriwort? It is prond popular supthat central government ig-nores Scorish opinion hat has given fise to the strong suw Lord Mackay should re
member how Scoland's sense of griexance was fanded to an
unprecedented level of biterness when his Governmen
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The orrau nlaw in
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Tim Hames on the Republican warhorse whose campaign for the White House opens on Monday
Uw The H $=2=$ $=\mathrm{Fm}=$ Wwiw bashing, gun-loving, taxthating
conservatives Yeb despite all this.
and over $\$ 2$ million of advertising
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odds are sill heavily on Robent Dole

 inesitable man that he seems.
The Doole candidacy often see
like a throw back to a bygone win The last political survivor of the
second World War generation gear-
ing





## The smart money is still on Bob Dole

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 For the American press, chis con-
vest has been a dull affair. Pundits
vill scrutinise the Dole vore in lowa will scrutinise the Dole vore in Iowa
less against those of Forres. Gramm
and Buchanan, than against his own and
and per chant whan than arainst his own
37 37 per cent, which he achieved when
soondry beating George Bush here in
iges

## Pilgrims of the blockbuster

Cézanne was a self-publicist who would have delighted in the attention and recognition being paid to his work by the public who have queued for hours to see it


Cezanne's Self Portrait in a White Cap, 1881-82, part of the exhibition at the Tate
Gallery. London, which has spawned an array of merchandise


## Don't call us

AN ESCORT agency has becn your kind of prople.-The tape the
AN ESCORT agcncy has becrn
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THAN $A$ FAEELIFT ME COUINS


Foreign body POP MUSIC promolers are grap-
pling with a new concen that of
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from lceland. is in fact Botish. The



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## SHROUDED IN MYTHS

Europe prefers tall tales to straight-talking

Rational debate about the future of the Euro-
pean Union is bedevilled by the small prin and the big idea The European Connumission may produce acres of close-printed paper.
but, amid all the detail, fact and myth uneasily side by side.
Some of those ature Brussels as a bureace titeasy to caric securiry. Sceptics are Eef's very peace an reducing tceptics are often attacked fo
banana or future of Europe to a straigh banana or a dirty cyster. But the case for $\infty$
operaion among the nation states of Europ is in greater dang ghe from from state folly of Europe statesmen than the ridicule of overeage
sceptics. The myths that do sceptics. The nyths that do real damage to
Europe are the dreams of its over-ambitious politicians. In an occasional series of leadin articles - which starts tod series of leadin
sets out to skewer the most pernicious. sets out to skewer the most pernicious.
Supporters of the Commission have right to feel aggrieved at the speed with
wwich the most tendentious interpreation of
a tentatively-t end a tentativety-tabled directive is presented a
an imminent threat to te British way of life. The willingness of the British press and pubto to belueve that trawlermen could not pu board or exhausted oysters needed regular owers on their way to the shops has infur officials had clarified matters the dannage was done and another myth had taken root Yet the myths would not have flourished lendency of the Commission to intrude, in crannies of national life" withe nooks and m everything from abattoirs to metrication, ing to believe the latest myth. The press and vented scare stories that did not chime with experience. The fictional condoms and fla lies. a warning not to overreach oneself.
The nyyths that matter more are the The nuyth s hat matrer more ore the fals
assumptions and shallow arguments that
underpin the drive to integratioo. Europe's
institutions are being shaped by politicians instios rine are being shaped by polititician
whese
shell theric makes the case for douching whose rheioric makes he case for douching
shellish semm reasonable. There are three
main families of myths deployed in place of main families of myths deployed in place
reason when Europes future is explored reason when Europes future is explored.
The first are the stow slide fallaces
which hold that cooperation should lead eventualy to converpence and thon to con-
formiry. It is the rationale for the myth that single market needs a single currency. an the -social dimension - in Europep encould see labour costs harn
The second are the trivial travel metaclusion before a consensus can be reached We are told Europe is like a bicycle, which
must move forward or fall. It is also like rrin. and Britain must bein the adriving see
or risk relegation to the second tier. As Perer or risk relegation to the second tier. As Peter
inlly rey in common with a train is that oner yout in, Iood suddeny bect mume more
pensive. At its most outrageous. the move
r -perish or--perish case finds expression in those who
prophesy war unless prophesy war unless momentum is main
tained $\begin{aligned} & \text { rowards } \\ & \text { he predeternined goal. }\end{aligned}$ The third are the mandarin pieties used by those who prefer diplomacy to democracy
Sovereignty, it is suggested is an outdate sovereignty, it is suggested, is an outdated
concept In the next breath we are told it should be traded for influence if it is out-of
date how much influence can if ry? Additionally, it is argued, greater clout will be wielded by the EU acting together of that case might examine The advocates record of EU action in the former Yugo abroad. II looks impressive but the innuch in size has been bought by losing punch.
There is an There is an intellectually coherent and
imder-stated case to be made for closer European co-operation. Its merits are obscurred
by the myth-makers. Over the coming days相

## LATIN POPE

The pontiff travels to a transformed continent


#### Abstract

Pope John Paul ff is unwell. hoarse of voioe, hock-white of hair and untiring. He is now n Latin America, on his 69th tour of duty juestions. Questions are raised whenever he ravels. but nowhere else more clamor han in his New World "heartland". han in his New World "heardand". a Latin America, for reasons to do with the leculiar local history of the Roman Catholic hurch, papal visist have always been intenAs irfe, and is claimed by all stdes of the polit${ }^{2}{ }^{2}$ st st visith more acutely than on prit visit. more acutely than on any mp question: how to arrest the decline in the Fmisphere of the Roman Caiholic Church. Te area: the continent was conquered in the tame of Iberian kings and Rome and Popes mpressive, if cruel, imperial edifice. But vhile the Church's role in politics has been uaranteed since Christopher Columbus, its decine has quickened in recent decades There are reasons for this, of course, only The most in should worry the Pope. ment in the quality of Lation Amprican here is now no Latin American country tha not in harmony with some kind of Central American countries to which he ha 


## TWITCHY HABITS



LETTERS TO THE EDITOR


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The Prince of Wales standing yesterday in the ruins of Sarajeva's. National

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## Forthcoming marriages



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Church services tomorrow
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## ObITUARIES



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 shispar pidnuriw wa twice married: in 1934 to Alice Alcock who wided in 1963 , and
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 died last year. Thus. he cole
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anniversaries. He is survived anniversaries. He is suvvived
by the two duaghers of his
first marriage.


TORONTO WITH NIAGARA


 MONACO GRAND PRIX
 reserved seat for Mooncorde Suparers

- return to Gatwick $£ 1,299$.). QE2 AND ORIENT-EXPRESS
 $\square$ OrientExpress to Victoria $£ 1,499$ Concorde to Barcelona on 13 May - five night OE2
cruise to Sopthampton via Alicante, Tangier and Lisbon - Orient-Express to Victoria $£ 1,499$
OrientEXXPress to Southampton 0017 June
four night $Q 22$ cruise to Zehruge four Hight QEE cruise to Zebrugge via Hamberig.
and Aigsterdam - Concorde to Heathrow $\mathrm{E1}, 299$ Concorde to Reylisvik on 8 July o nine night QE2 Land
of the Midnight Sun cruise to the Norwerian Fordis - OrientExxpress from Southampton to Victorian Fords 499



## - Fateful day that changed the course of cricket


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 The first limited-overs international had a swift and profound effect on the game. John Woodcock saw it
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Tlearei.
Thering ing armong the players. who

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a travelling circus involving some of the best players in the world, was
put to Packer's Channel Nine. its pun to Packer's Channel Nine, its
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One of the sporting myits of
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## Kenyans the toughest new kids on the block

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Atherton the rock on which to build
Alan Lee, cricket correspondent, runs the rule over the squad bearing England's hopes

Michael Atherton A irrst Ward Cup tor Aherto
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 respectiod as captaina and must
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 Neil Fairbrother
Areo-tio O On use in Test
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Jack Russell Demanded inclusion with his
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heve played in
Worrd Cups ( Ind finals) fuit his
 scive bowler when in the Richard Illingworth Has leamt the virives of tigh





## Riches in store after the ridicule



# 200 hours of cicket 29 live matches on Sky tv 

From old stagers to temperamental stars, fallen heroes to wronged men, the cast is strong

## Differing types who will hit the headlines



Shock treatments that add refinement to one-day game
 fast-medium bowler. nothing 10 veffer most


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[^2]:    THE SUNDAYTIMES
    $\sigma_{\text {The two men }}$ could hardly be But the Tory Lord Stevens and the Labour Lord Hollick have created Britain's first newspaper and ITV empire. Many outsiders say they won't survive the honeymoon... 9 Business Focus - The Sunday. Times tomorrow

[^3]:    

[^4]:    Invest in a Murray Unit Trust PEP and you can spread your investment across a mix of funds to defiver the income you need. Or you can invest solely in the Murray Corporate Bond Fund and potentially double the income you get from a bank or building society $\star$ You also have the reassurance of professional and experienced unit trust managers and some of the lowest charges on the market. So if you want a flexible investment for capital growth, income or bothh, contact Murray Johnstone Your entitlement to a tax-free PEP for 1995/96 runs out on 4th April CALL NOW FOR A FREE INFORMATION PACK 0800289978.

[^5]:    230 w. ,
     in six Mwem indind

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